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PATENT  
03188-P0001A GSW/DWA

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re The Application Of

Geoffrey H. Gill, *et al.*

Serial No.: 09/515,724

Filed: February 29, 2000

For: System For Anonymously  
Purchasing Goods And Services  
Over The Internet

Examiner: Debra F. Charles

Group Art Unit: 3628

Confirmation No. 1108

Reply Brief Under 37 C.F.R. §1.193

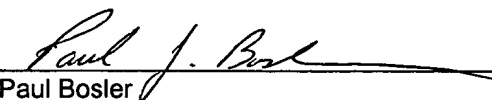
Mail Stop Appeal Brief - Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Having received the Examiner's Answer, Appellant submits this Reply Brief for the above-captioned application pursuant to 37 C.F.R. §1.193 in triplicate as follows.

Certificate of Mailing: I hereby certify that this correspondence is today being deposited with the U.S. Postal Service as first class mail in an envelope addressed to: : Mail Stop Appeal Brief - Patents; Commissioner for Patents; P.O. Box 1450; Alexandria, VA 22313-1450.

July 11, 2005

  
Paul Bosler

## RESPONSE TO ARGUMENT

Most of the arguments presented in the Examiner's Answer were presented during prosecution, and thus, have already been dealt with in Appellants' Appeal Brief.

The Examiner has specifically responded to Appellants' Appeal Brief arguments by indicating that the Examiner has addressed the applicants' concerns by adding Wong et al. to the references, citing to some additional line numbers and making a few brief comments about this reference. As Appellant has indicated, this reference simply does not disclose using an **“issuer computer for receiving [a] money code and a money amount from a customer”** and **“assigning an associated money value to [the] money code”**, where **“the money code contain[s] no identification data related to a customer and [is] untraceable to [the] customer”**, before **“transmitting [the] money code and associated money value to [the] financial institution computer.”**

The Examiner cites Wong for the general proposition of “buying and selling merchandise and information on the Internet in a manner resembling various degrees of real-life transactions, namely from a traceable transaction to an absolutely anonymous or private one...” Examiner's Answer at 16. The Examiner notes that Wong “refers to a pseudo cash repository that depends on the level of anonymity and traceability selected by the first entity... If total anonymity is desired, then the identity of the first entity cannot be determined...” *Id.*

However, Wong does disclose, or even suggest, a system where the whole

process—the generation and the use of the money code—is fully networked (i.e., performed via computers connected over the Internet), and the money code is completely anonymous. Instead, Wong explicitly explains that the “pseudo cash” must either be purchased in person with real cash, or else it will be able to be traced through the financial institution. Specifically, Wong states:

There are two categories of Internet cash identified by the current cash dispensing system according to their level of anonymity. Category I (Cat I) cash refers to pseudo cash units created by the system that absolutely cannot be traced. Category II (Cat II) cash refers to pseudo cash units created by the system that can only be traced through the bank of origin, or the nerve center... Referring again to FIG. 1, a person can walk into a bank and use real cash to purchase Category I cash from the bank using the SPECTA system. In this case the bank simply issues the person the Cat I cash in exchange for real cash...

See Col. 10, ln. 48 – Col. 11, ln. 40. See also Col. 11, ln 65-67 (“By giving up absolute anonymity, Cat II cash is much more secured.”). It does not disclose the ability to purchase completely untraceable pseudo cash over the Internet.

The invention, on the other hand, achieves complete anonymity in a fully networked system (generation and use of the money codes) by employing an issuer computer to assign a value to a code before transmitting it to the financial institution computer. The prior art, including Wong, simply does not disclose any such feature.

Dependent claim 2 makes this distinction between the prior art and the present invention even clearer, specifically reciting “software executing **on said**

**customer computer for generating said money code...**", which, as already recited in independent claim 1, is then received by the issuer computer, which then assigns a money value to it.

Similarly, this distinction is also made clearer in claim 10, which specifically recites "software executing **on said issuer computer** for receiving a money amount from a customer, **generating said money code**, assigning an associated money value..." In fact, the Examiner appears to have misread claim 10. See Examiner's Answer at 8 (asserting that claim 10 recites that a *customer* computer generates the money code, akin to claim 2).

The Examiner's comments regarding these claims, presumably intended to address these explicit elements, are rather terse and unclear. See Examiner's Answer at 8-9. Regardless, contrary to the Examiner's assertions, the cited portions of the prior art do not disclose a money code generated by the customer computer, as recited in claim 2, or by the issuer computer, as recited in claim 10.

Additionally, the Examiner's brief comments regarding various other dependent claims provide no justification for rejecting those claims. For example, claims 3, 4, and 5 successively add the limitations of using the customer computer to generate a personal ID code to be associated with the money code, using the customer computer to encrypt the money code based on the personal ID code before storing the money code, and using the customer computer to request the personal ID code from the customer and decrypt the money code based on that ID

code received from the customer prior to transmitting the money code to the merchant computer, respectively. The Examiner has, in very piecemeal fashion, cited various passages relating to the broad concepts of a user ID and password (which is actually sent out from the consumer's computer), encryption (of an email containing ecash, which is sent by the bank), and an initiation message for triggering the sending of a user ID and password (which is actually sent by a merchant computer to the consumer's computer). The Examiner has cited the presence of these broad concepts, which appear in isolation in different prior art references, to assert that the above listed elements of claims 3-5 (for example) have been satisfied. These claim elements cannot in any remotely reasonable way be read on the items pointed to by the Examiner. The cited references simply do not disclose or even vaguely suggest the use of a personal computer to generate and use a personal ID code in conjunction with the money code in the manner recited in claims 3-5 (as well as 6 and 11-14, for the same reason).

Respectfully submitted,

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